

In re:
Krysta Skalski
Debtor

Case No. 24-12553-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 03, 2025

User: admin
Form ID: 155

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db	Krysta Skalski, 301 S. 19th Street, Unit 1201, Philadelphia, PA 19103-2583
14909460	PNC Financial, Attn: Bankruptcy 300Fifth Ave, Pittsburgh, PA 15222
14909458	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14909468	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14909430	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 04 2025 01:40:47	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14909431	Email/PDF: bncnotices@becket-lee.com	Apr 04 2025 01:40:47	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14909432	^ MEBN	Apr 04 2025 01:34:05	Atlas Credit Card, Attn: Bankruptcy 300 Coventry Road, Kensington, CA 94707-1214
14909433	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 04 2025 01:40:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14925103	+ Email/Text: famc-bk@1stassociates.com	Apr 04 2025 01:41:00	Bank of Missouri, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
14909434	Email/Text: BarclaysBankDelaware@tsico.com	Apr 04 2025 01:41:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14909435	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 04 2025 01:40:02	Bilt Technologies, Inc, Attn: Bankruptcy, PO Box 9226, Old Bethpage, NY 11804-9226
14932682	+ Email/Text: bkattorneynotices@gmail.com	Apr 04 2025 01:41:00	Brandon S. Lefkowitz, 29777 Telegraph Road, Suite 2440, Southfield, MI 48034-7667
14909438	Email/Text: megan.harper@phila.gov	Apr 04 2025 01:41:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14932683	^ MEBN	Apr 04 2025 01:34:06	Capital Community Bank, c/o Opportunity Financial, LLC, 130 E. Randolph Street, Suite 3300, Chicago, IL 60601-6313
14909436	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 04 2025 01:40:43	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14920504	+ Email/PDF: ebn_ais@aisinfo.com	Apr 04 2025 01:40:46	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14909437	+ Email/Text: bankruptcy@cavps.com	Apr 04 2025 01:41:00	Cavalry Portfolio Services, Attn: Bankruptcy Attn: Bankruptcy, 1 American Lane , Ste 220, Greenwich, CT 06831-2563

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14915204	+ Email/Text: bankruptcy@cavps.com	Apr 04 2025 01:41:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14909439	Email/Text: bankruptcy@philapark.org	Apr 04 2025 01:41:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14909440	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 04 2025 01:41:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14909441	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 04 2025 01:41:00	Comenitybank/West Elm, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14909442	^ MEBN	Apr 04 2025 01:33:58	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14909443	Email/Text: mrdiscen@discover.com	Apr 04 2025 01:41:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14909451	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 04 2025 01:51:00	Macy's/ DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14909444	+ Email/Text: bankruptcy@fco.com	Apr 04 2025 01:41:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept 14400 Sweitzer La, Laurel, MD 20707-3006
14909445	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 04 2025 01:41:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14909446	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 04 2025 01:41:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
14909447	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 04 2025 01:39:52	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14909448	+ Email/Text: bankruptcy@kikoff.com	Apr 04 2025 01:41:00	Kikoff, 75 Broadway, San Francisco, CA 94111-1423
14911663	Email/PDF: resurgentbknofications@resurgent.com	Apr 04 2025 01:40:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14909449	+ Email/Text: smacknowski@msscuso.com	Apr 04 2025 01:41:11	Lendkey/aspire Fcu, 67 Walnut Ave Ste 104, Clark, NJ 07066-1640
14909450	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 04 2025 01:50:57	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14909463	Email/Text: cscommunications@mrvbanks.com	Apr 04 2025 01:41:00	REVVI, Attn: Bankruptcy, PO Box 85800, Sioux Falls, SD 57118-5800
14925106	+ Email/Text: famc-bk@1stassociates.com	Apr 04 2025 01:41:00	MRV Banks, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
14909452	Email/Text: bankruptcy@nationalcreditsystems.com	Apr 04 2025 01:41:00	National Credit Systems, Inc., Attn: Bankruptcy, P.O. Box 672288, Atlanta, GA 30006
14909453	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 04 2025 01:41:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14909454	Email/Text: bnc@nordstrom.com	Apr 04 2025 01:41:04	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14909455	Email/Text: fesbank@attorneygeneral.gov	Apr 04 2025 01:41:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14927618	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2025 01:41:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14909461	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 04 2025 01:51:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541-1067
14916798	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 04 2025 02:02:10	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14909462	Email/Text: signed.order@pfwattorneys.com	Apr 04 2025 01:41:00	Pressler, Felt & Warshaw, LLP, Attn: Bankruptcy, 7 Entin Rd, Parsippany, NJ 07054-5020
14909456	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14910191	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14909457	^ MEBN	Apr 04 2025 01:34:01	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14909459	Email/Text: bankruptcy@philapark.org	Apr 04 2025 01:41:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14909464	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 04 2025 01:40:45	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14909465	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 04 2025 01:51:06	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14915426	+ Email/PDF: ebn_ais@aisinfo.com	Apr 04 2025 01:40:28	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14909466	Email/Text: famc-bk@1stassociates.com	Apr 04 2025 01:41:00	Total Visa, Attn: Bankruptcy, PO Box 84930, Sioux Falls,, SD 57118-4930
14909467	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 04 2025 01:41:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14927924	+ Email/PDF: ebn_ais@aisinfo.com	Apr 04 2025 01:51:01	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14916862	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Krysta Skalski help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Krysta Skalski)	Case No. 24-12553-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: April 1, 2025

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court